1	CLAIMS
2	What is claimed is:
1	1.
2	A method of assessing risks in an agricultural
3	enterprise comprising:
4	computing a marketing financial risk of an agricultural
5	enterprise;
6	receiving price risks of an agricultural market
7	associated with the agricultural enterprise;
8	computing a combined risk for the agricultural enterprise
9	based on the marketing financial risk and the price
10	risk.
1	2.
2	The method of claim 1 wherein the step of computing
3	a marketing financial risk is computing a weighted
4	average.
1	3.
2	The method of claim 2 wherein the weighted average
3	includes a weighted Z-factor.
1	4.
2	The method of claim 2 wherein the weighted average
3	includes a weighted marginal income rate.

1	5.
2	The method of claim 1 wherein the step of computing
3	a marketing financial risk is computing a weighted

- 4 average of line of credit per acre, line of credit per
- 5 assured income, current ratio, ratio of working capital
- 6 to total crop expense, operating expense ratio, asset
- 7 turnover ratio, interest expense ratio, operating profit
- 8 ratio, return on assets ratio, line of credit to net
- 9 worth ratio, leverage ratio, z factor analysis, repayment
- 10 margin and marginal income rate.

1 6.

- 2 The method of claim 1 wherein the step of computing
- 3 a combined risk is multiplying the marketing financial
- 4 risk and the price risk.

1	· ·
2	A method for determining crop insurance coverage
3	comprising:
4	eliciting crop production information concerning an
5	agricultural production operation;
6	eliciting debt obligations of the agricultural
7	production operation;
8	selecting a crop insurance coverage level greater
9	than the debt obligations.
10	8.
11	A computer program for determining crop insurance
12	coverage level comprising:
13	a loan amount input;
14	a total number of acres input;
15	a interest rate on a loan input;
16	an average future price to pre-sell input;
17	a probability of reaching the average future price to
18	<pre>pre-sell input;</pre>
19	an expected cash basis input;
20	an expected fall future price input;
21	a probability of reaching the expected fall future price
22	input;
23	an expected fall cash basis input;
24	a cost of a call option on pre-sold crop input;

- 25 a cost of a call on unsold crop input;
- 26 a cost of a put option on pre-sold crop input;
- 27 a cost of a put option on unsold crop input;
- 28 a LDP value on pre-sold crop input;
- 29 a minimum price for an unsold harvest input;
- 30 a set of coverage level costs for insurance coverage
- 31 inputs;
- 32 a yield based on actual production history input;
- 33 an expected spring price input;
- 34 an expected harvest price input;
- 35 an anticipated pre-sell amount of crops input;
- 36 an anticipated harvest yield input;
- 37 a county loan price input;
- 38 a displayable output for the crop insurance coverage
- 39 level that provides the crop insurance coverage
- level most likely to produce the most revenue; and
- 41 a calculation component capable of receiving the inputs
- 42 and performing mathematical operations on the inputs
- to produce the output.
- 1 9.
- The computer program of claim 8 further comprising a
- 3 type of crop input.

1	10.
2	The computer program of claim 8 further comprising
3	an estimated freedom to farm payment input, the
4	calculation component receiving the estimated freedom to
5	farm payment input.
1	11.
2	The computer program of claim 8 further comprising a
3	set of underwriting on futures trading allowability
4	inputs, the calculation component receiving the set of
5	underwriting on futures trading allowability inputs.
1	12.
2	The computer program of claim 8 wherein the output
3	is a part of a strategic agricultural marketing plan.
1	13.
2	The computer program of claim 8 wherein the computer
3	program is a spreadsheet.
1	14.
2	The computer program of claim 8 wherein the computer

3 program receives one or more inputs over the Internet.

1	15.
2	A method of providing agricultural marketing
3	services comprising:
4	developing agricultural marketing plans for agricultural
5	producers requiring updated marketing information;
6	tying financial obligations of the agricultural producers
7	to the use of the agricultural marketing plans;
8	providing marketing information to the agricultural
9	producers in order to update the agricultural
10	marketing plans.
1	16.
2	The method of claim 15 wherein the step of tying
3	financial obligations is requiring the agricultural
4	producers to use the agricultural marketing plans in
5	order to receive financing.
1	17.
2	A method of creating a strategic agricultural
3	marketing plan comprising:
4	eliciting information from a producer;
5	performing a financial assessment of the agricultural
6	enterprise;

7 calculating a marketing financial risk score;

- 8 receiving a price risk from a marketing service;
- 9 calculating a level of crop insurance; and
- 10 determining pre-sell quantities.
- 1 18.
- 2 A method of providing assured income for
- 3 agricultural crops comprising:
- 4 underwriting financing with a strategic marketing plan;
- 5 underwriting the strategic marketing plan with crop
- 6 insurance.
- 1 19.
- The method of claim 18 further comprising:
- 3 updating the strategic marketing plan.